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PATENT
Attorney Docket No.: 020375-041300US

TOWNSEND and TOWNSEND and CREW LLP

By: /Joni E. Peterson/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Lisa C. Tidwell et al.

Application No.: 10/731,038

Filed: December 9, 2003

For: SYSTEMS AND METHODS FOR
ASSESSING THE RISK OF A
FINANCIAL TRANSACTION USING
RECONCILIATION INFORMATION

Customer No.: 20350

Confirmation No. 6744

Examiner: Hao Fu

Technology Center/Art Unit: 3696

AMENDMENT

Via EFS-Web

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed May 2, 2008, please enter the following
amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 7 of this paper.